

Application No. 09/648,102
Attorney Docket No. JDC-001-US
Resp To May 19, 2004 Office Action

REMARKS

PRIOR ART REJECTIONS

Claims 1-27, 36-45, 47, 48 and 50-58 are currently pending. Claims 1-27, 36-45, 47-48 and 54-58 are rejected under 35 U.S.C. §103 as being unpatentable over Downing et al. (U.S. Pat. No. 5,963,647) in view of Picciallo (U.S. Pat. No. 6,044,360). Claims 50-53 are rejected under 35 U.S.C. §103 as being unpatentable over Downing and Picciallo in view of Gorder et al. (U.S. Pat. No. 5,936,221).

Claims 1 and 38 have been amended to recite a serial number that uniquely identifies the computer readable medium to verify the validity of the computer readable medium. Dependant claims 9, and 39 have been amended to recite that the transaction database verifies the validity of the serial number and communicates the validity to the transaction control center. Claims 47, 50, 51 and 54 have been amended to add the limitation of assigning a serial number to the secure money transfer instrument that uniquely identifies the secure money instrument to facilitate verification of the validity of the secure money transfer instrument. Claims 12 and 44 have been amended to recite the limitation of storing the serial number on the computer readable medium to verify the validity of the computer readable medium and to correct some minor errors in antecedent basis. Claims 15, 20 and 21 have been amended to correct antecedent basis errors and remove redundant language. These limitations are neither taught nor suggested by the relied upon prior art. Support for the amendments are found in the specification at ¶¶90-92, 96-98 (page 22, line 19 to page 23, line 5; and page 24, lines 9-19).

TELEPHONIC INTERVIEW (37 CFR §1.133(b))

Applicant thanks the Examiner for the telephonic interview conducted on June 23, 2004. The current amendments to claims 1 and 38 were discussed. The Examiner indicated that the new limitations necessitated a new search. Accordingly, a request for continued examination (RCE) is filed herewith.


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CONCLUSION

Applicant respectfully submits that the claims are allowable over the prior art and requests the timely issuance of a notice of allowance.

Respectfully submitted,

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